

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

In re:

ROSA ANTONIA PAGAN CARRER

DEBTOR

DORAL BANK, AS SERVICING
AGENT FOR CENTRO HIPOTECARIO
DE PUERTO RICO

MOVANT

VS.

ROSA ANTONIA PAGAN CARRER
AND JOSE RAMON CARRION
MORALES, TRUSTEE
RESPONDENTS

Case No. 10-02298 (ESL)

Chapter 13

INDEX

of acts against property under
§362(d)(1) "CAUSE"

MOTION FOR RELIEF FROM STAY

TO THE HONORABLE COURT:

COMES DORAL BANK, ("Doral"), as servicing agent for Centro Hipotecario de Puerto Rico, through its undersigned counsel, and very respectfully alleges, states and prays:

1. Jurisdiction is granted by 28 U.S.C. §1334 and by 28 U.S.C. §157, and this is an action pursuant to 11 U.S.C. §362 (d)(1).
2. On March 26, 2010, Debtors filed a petition for relief under Chapter 13 of the Bankruptcy Code.
3. Doral is the holder in due course of a Mortgage Note in the principal sum of \$175,000.00 bearing interest at 6.95% per annum, due on the first day of October, 2035.
4. On May 5th, 2011, Doral filed a secured claim, (Claim No. 10-1) with a proof of lien, in the amount of \$186,924.34 for loan number 3851, with pre-petition arrears of \$18,424.21, encumbering Debtors' residence.

5. Since the filing date, Debtor(s) account has accumulated post-petition arrears, including late charges, legal fees and costs totaling \$5,412.42, as stated in the attached verified statement entitling this Honorable Court to grant Doral relief from the automatic stay, pursuant to 11 U.S.C. §362 (d)(1).

6. Respondent is the duly-appointed Chapter 13 trustee.

7. As show from the attached certification, Debtor is not eligible for the protections of the Servicemen's Civil Relief Act of 2003.

WHEREFORE, it is respectfully requested that this Honorable Court enters an order granting Doral Relief from the Automatic Stay.

HEREBY CERTIFY that a copy of the *Motion Requesting Relief from the Automatic Stay* was electronically filed by Movant, Doral, using the CM/ECF System, which will send a notification to the Standing Chapter 13 Trustee and to the debtors' attorney. In addition, a copy of the *Motion Requesting Relief from the Automatic Stay* was sent by Movant, Doral, to the debtor(s) at the address of record.

In San Juan, Puerto Rico on the 5th day of May 2011.

SERGIO A. RAMIREZ DE ARELLANO LAW OFFICES
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Banco Popular Center
11th Floor Suite 1133
209 Muñoz Rivera Avenue
San Juan, PR 00918-1009
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Fax No. (787) 765-2973
sramirez@sarlaw.com

/S/ Sergio Ramirez de Arellano
USDC PR 126804



REQUEST FOR LIFT OF STAY

(MOTION UNDER 11 USC 362)

To Bufete: SERGIO A. RAMIREZ DE ARELLANO LAW OFFICE

Loan Number: *****3851
Debtor: ROSA PAGAN CARRER
Debtor: _____
BKR # 10-02298 CHPT. 13 DATE FILED: March 26, 2010
Plan confirmed? YES NO
Payments due 17 Pre-Pet 13 Post-Pet 4 (4/10,6/10,12/10,2/11)

Post-Petition arrears:

<u>1</u>	months at	<u>\$1,202.45</u>	<u>\$1,202.45</u>
<u>3</u>	months at	<u>\$1,196.47</u>	<u>\$3,589.41</u>
<u>4</u>	late charges at	<u>\$51.39</u>	<u>\$205.56</u>
Attorney Fees (M-362)			<u>\$415.00</u>
Pending L/C			<u>\$0.00</u>
Suspense Bal			<u>\$0.00</u>
Attorney Fees Foreclosure			<u>\$0.00</u>
DUE DATE		<u>10/1/2009</u>	
PRINCIPAL BALANCE		<u>\$167,200.13</u>	TOTAL <u>\$5,412.42</u>

* All reinstatement payments must be made up to the current month, including legal fees and late charges.

* Toda reinstalación efectuada debe incluir mes en curso, incluyendo gastos legales y cargos por demora.

*** TODO PAGO DEBE SER EFECTUADO EN EFECTIVO, CHEQUE DE GERENTE O MONEY ORDER***

Verified Declaration

I, the undersigned, declare under penalty of perjury that the amounts claimed by Movant in the foregoing Request for Lift of Stay, represents accurately the information kept in accounting books and records kept by Movant in the ordinary course of business. I further declare under penalty of perjury that I have read the foregoing Motion from the Automatic Stay and that the facts alleged are true and correct to the best of my knowledge.

Name: MICHAEL GARCIA
GROUP LEADER

JESUS LEDESMA AMADOR
SUPERVISOR

S/ JESUS LEDESMA AMADOR

This Req. For Lift of Stay was prepared This 9 day of February of 2011

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

In re:
ROSA PAGAN CARRER

0 CASE NO. 10-02298
CHAPTER: 13

Debtor(s)

Doral Bank
Movant

SWORN STATEMENT UNDER PENALTY OF PERJURY

The undersigned is an authorized officer Doral Bank,
hereinafter referred to as "DB".

The undersigned represents the interests of DB as a secured
creditor and holder in due course of the mortgage note and mortgage deed
mentioned in the motion for relief from stay under 11 U.S.C 362 of the
captioned case.

To the best of our information and belief the debtors are not currently
serving on active duty in the Armed Forces of the United States (Army,
Navy, Air Force, Marine Corps and Coast Guard) nor in the National Guard,
Air National Guard, the commissioned corps of the National Oceanic and
Atmospheric Administration nor in the commissioned corps of the Public
Health Service.

The information included in DB's loan origination file, the
foreclosure and/or collection file and in DB's computer
system was reviewed and none disclosed that the debtors are currently
serving on active duty in the Armed Forces of the United States (Army, Navy,
Air Force, Marine Corps and Coast Guard) nor in the National Guard, Air
National Guard, the commissioned corps of the National Oceanic and
Atmospheric Administration nor in the commissioned corps of the Public
Health Service.

As per the certification issued by the Department of Defense Manpower Data
Center (which is attached hereto) the debtors are not in active duty in the
Armed Forces of the United States (Army, Navy, Air Force, Marine Corps and
Coast Guard) nor in the National Guard, Air National Guard, the
commissioned corps of the National Oceanic and Atmospheric Administration
nor in the commissioned corps of the Public Health Service.

Upon review of the pertinent records and documents I declare under penalty
of perjury as permitted under section 1746 of title 28, United States Code
that the foregoing is true and correct.

Executed in San Juan, Puerto Rico this 9 day February of 2011.

S/JESUS LEDESMA
JESUS LEDESMA
Supervisor



REQUEST FOR LIFT OF STAY

(MOTION UNDER 11 USC 362)

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SERGIO A. RAMIREZ DE ARELLANO LAW OFFICE

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s/JESUS LEDESMA
JESUS LEDESMA
Supervisor

Department of Defense Manpower Data Center

May-05-2011 18:43:07



Military Status Report
Pursuant to the Service Members Civil Relief Act

Last Name	First/Middle	Begin Date	Active Duty Status	Active Duty End Date	Service Agency
PAGAN CARRER	ROSA ANTONIA		Based on the information you have furnished, the DMDC does not possess any information indicating the individual status.		

Upon searching the information data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the current status of the individual as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard).

Mary M. Snavely-Dixon, Director
Department of Defense - Manpower Data Center
1600 Wilson Blvd., Suite 400
Arlington, VA 22209-2593

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Service Members Civil Relief Act (50 USC App. §§ 501 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual is on active duty, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service via the "defenselink.mil" URL <http://www.defenselink.mil/faq/pis/PC09SLDR.html>. If you have evidence the person is on active duty and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. §521(c).

If you obtain additional information about the person (e.g., an SSN, improved accuracy of DOB, a middle name), you can submit your request again at this Web site and we will provide a new certificate for that query.

This response reflects **active duty status** including date the individual was last on active duty, if it was within the preceding 367 days. For historical information, please contact the Service SCRA points-of-contact.

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d)(1) for a period of more than 30 consecutive days. In the case of a member of the National Guard, includes service under a call to active service authorized by the President or the Secretary of Defense for a period of more than 30 consecutive days under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy TARs, Marine Corps ARs and Coast Guard RPAs. Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps) for a period of more than 30 consecutive days.

Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate.

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of SCRA extend beyond the last dates of active duty.

Those who would rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected.

WARNING: This certificate was provided based on a name and SSN provided by the requester. Providing an erroneous name or SSN will cause an erroneous certificate to be provided.

Report ID:GQ5KVMEEG